

**REPLY UNDER 37 C.F.R. 1.116 – EXPEDITED PROCEDURE
TECHNOLOGY CENTER 3692**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit	: 3692	Customer No. 035811
Examiner	: Harish T. Dass	
Serial No.	: 09/970,600	Docket No.: 1480-R-00
Filed	: October 4, 2001	
Inventor(s)	: William H. Wisecarver, III	
	: Mary F. Nugent	Confirmation No.: 1951
Title	: SYSTEM AND METHOD FOR	
	: ON-LINE PAYMENT TRANSACTIONS	
		Dated: February 14, 2008

RESPONSE TO FINAL OFFICE ACTION AND ADVISORY ACTION

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 16, 2007 and the Advisory Action dated January 30, 2008, the Applicants amend the Application as follows: